

FIG. 1

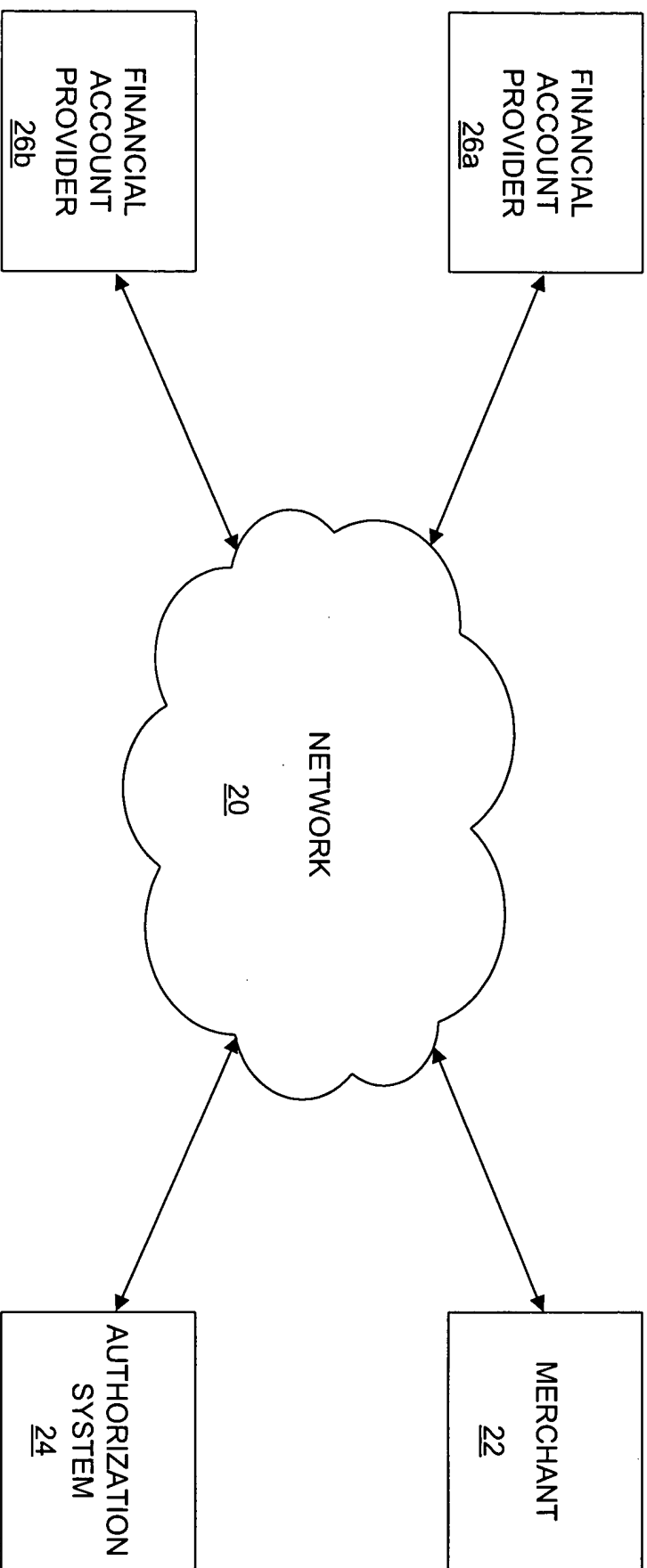
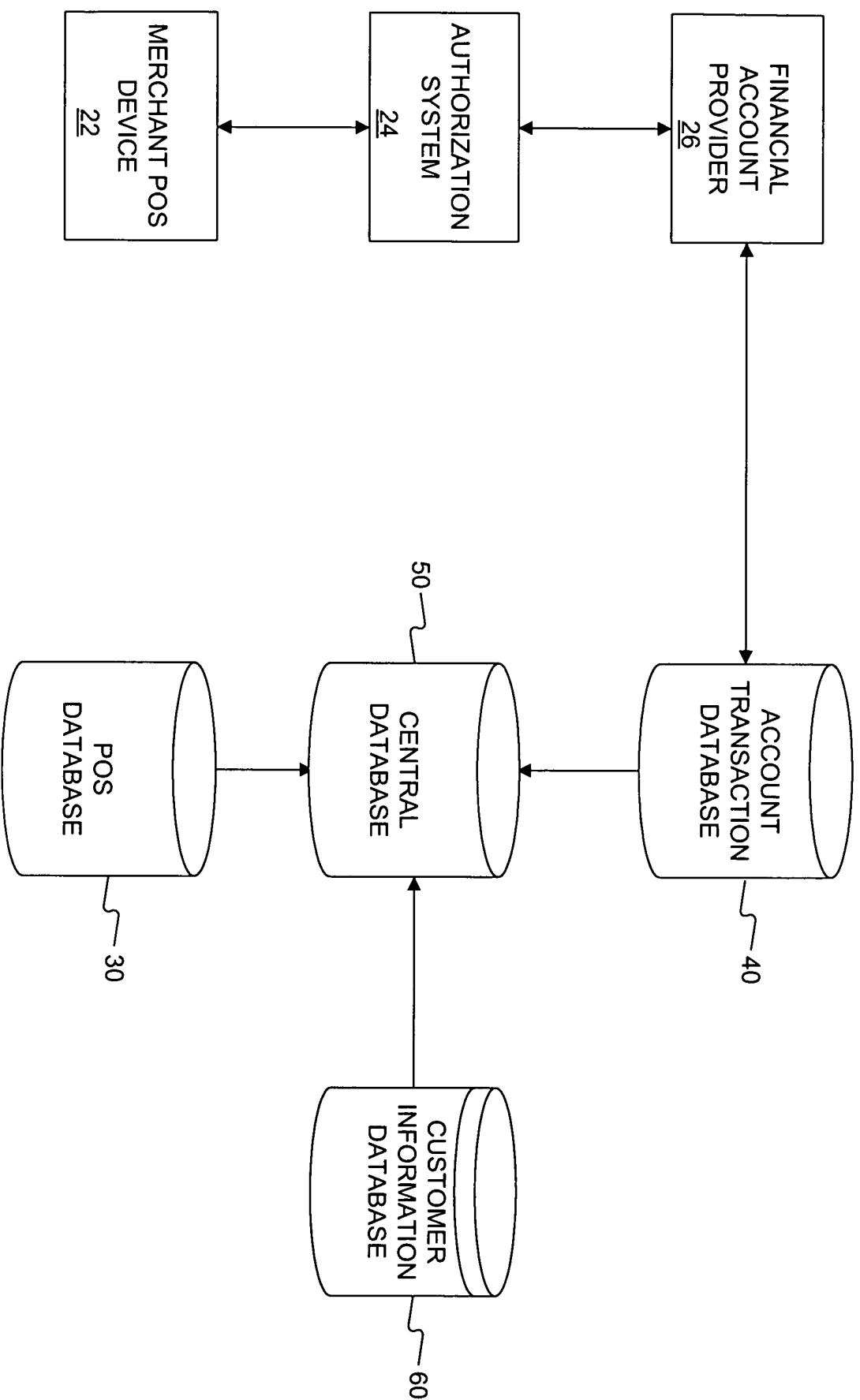


FIG. 2A



**FIG. 2B**

FINANCIAL ACCOUNT  
PROVIDER 26

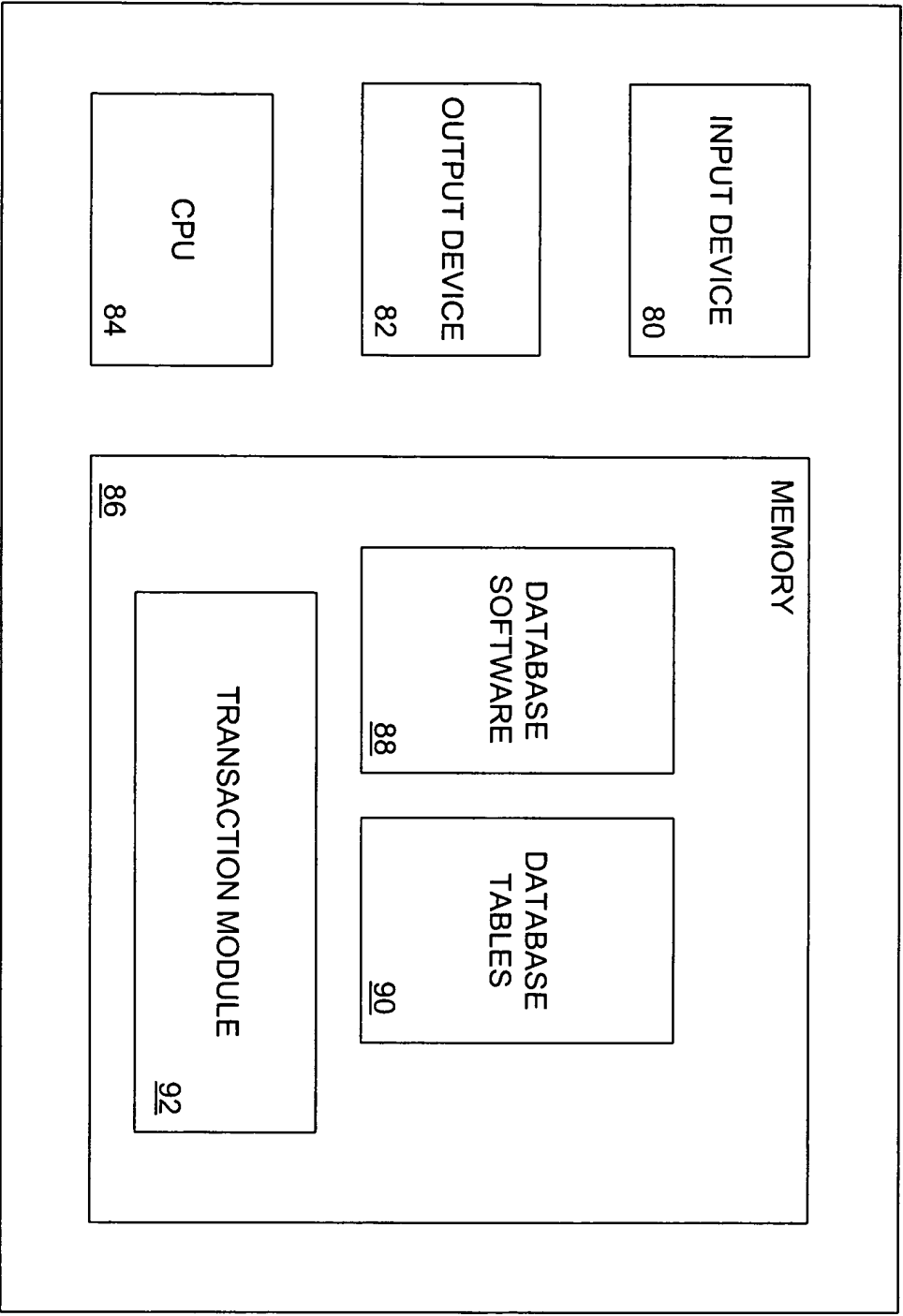
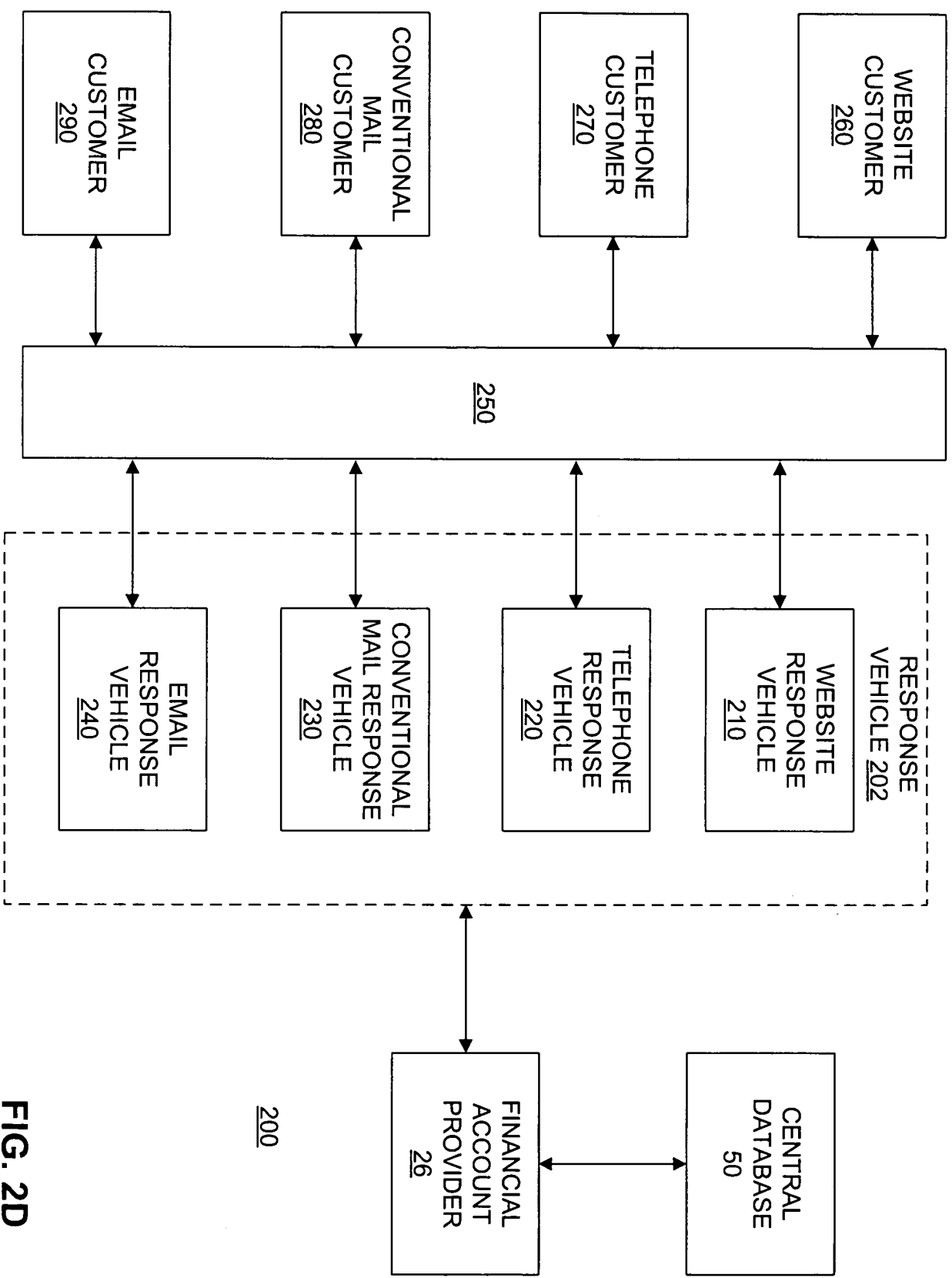
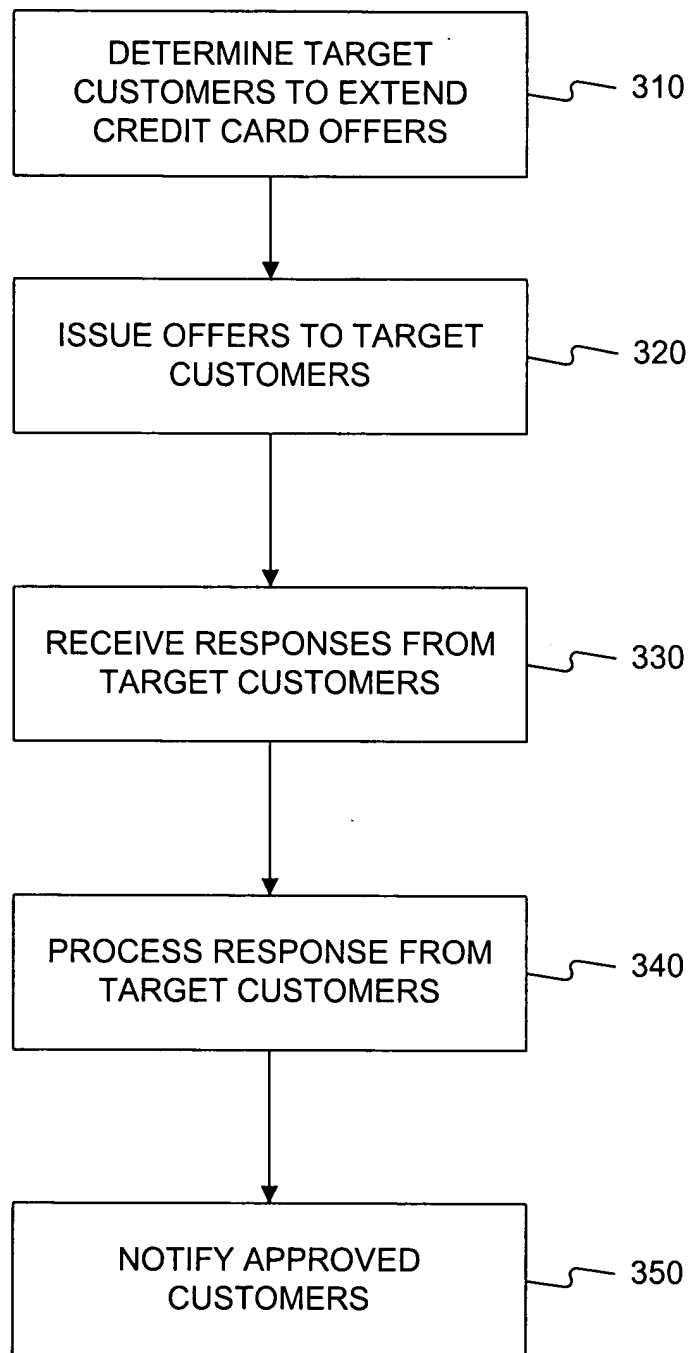


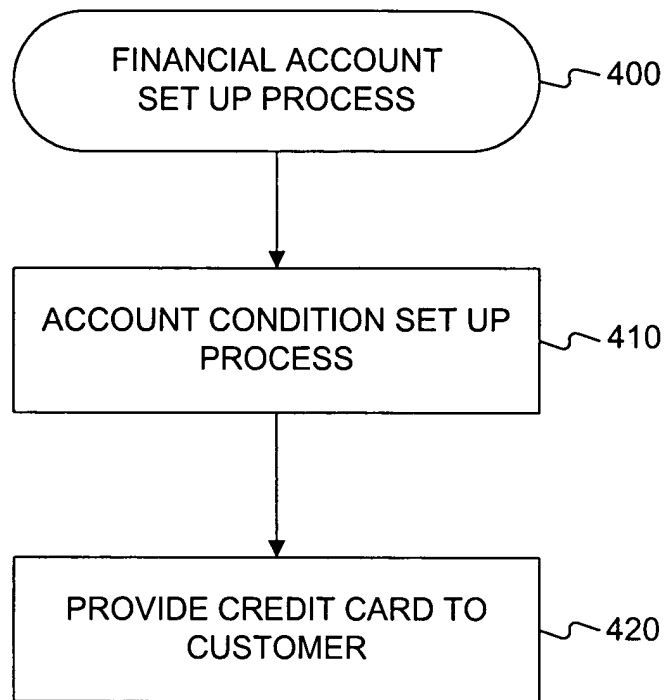
FIG. 2C



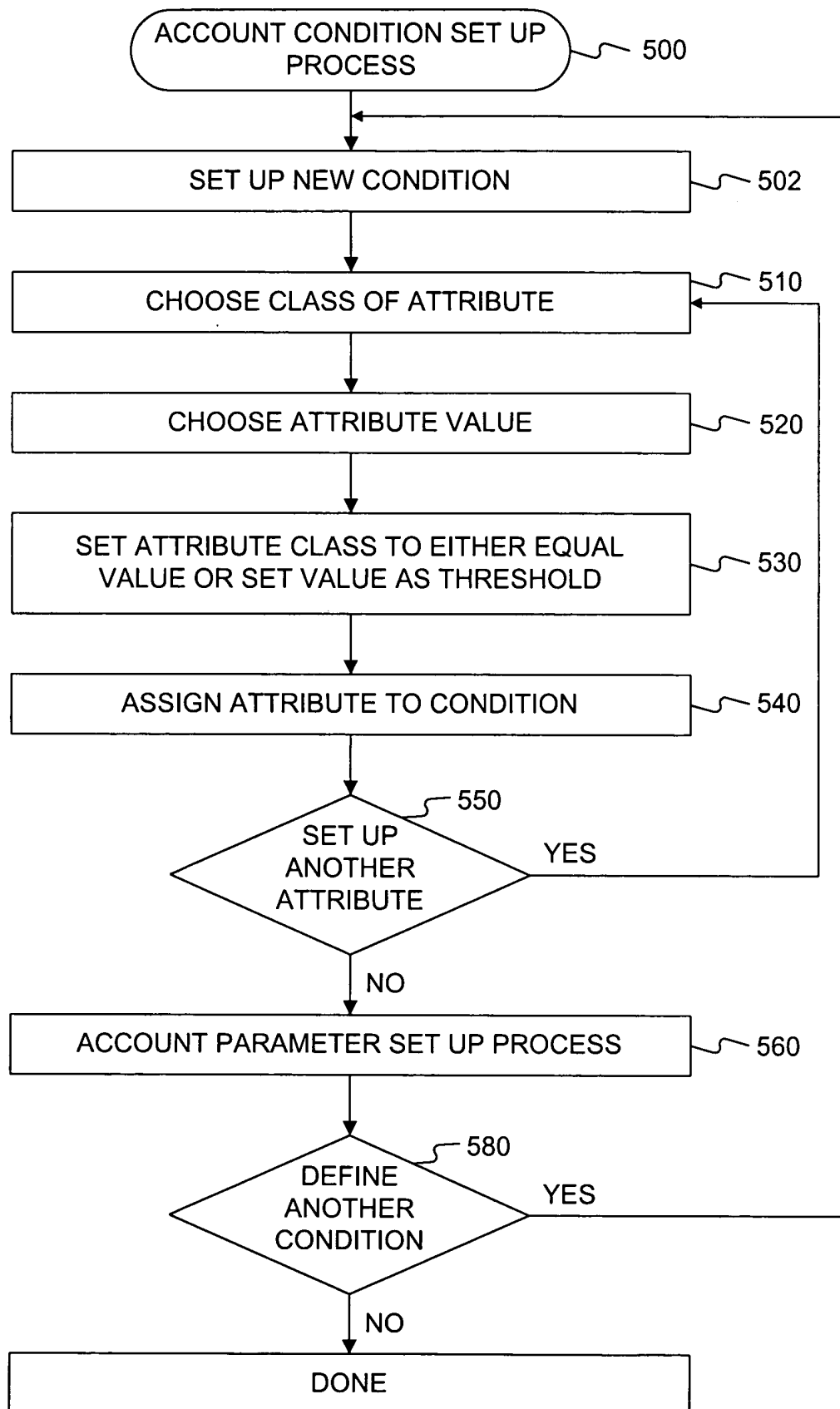
**FIG. 2D**



**FIG. 3**

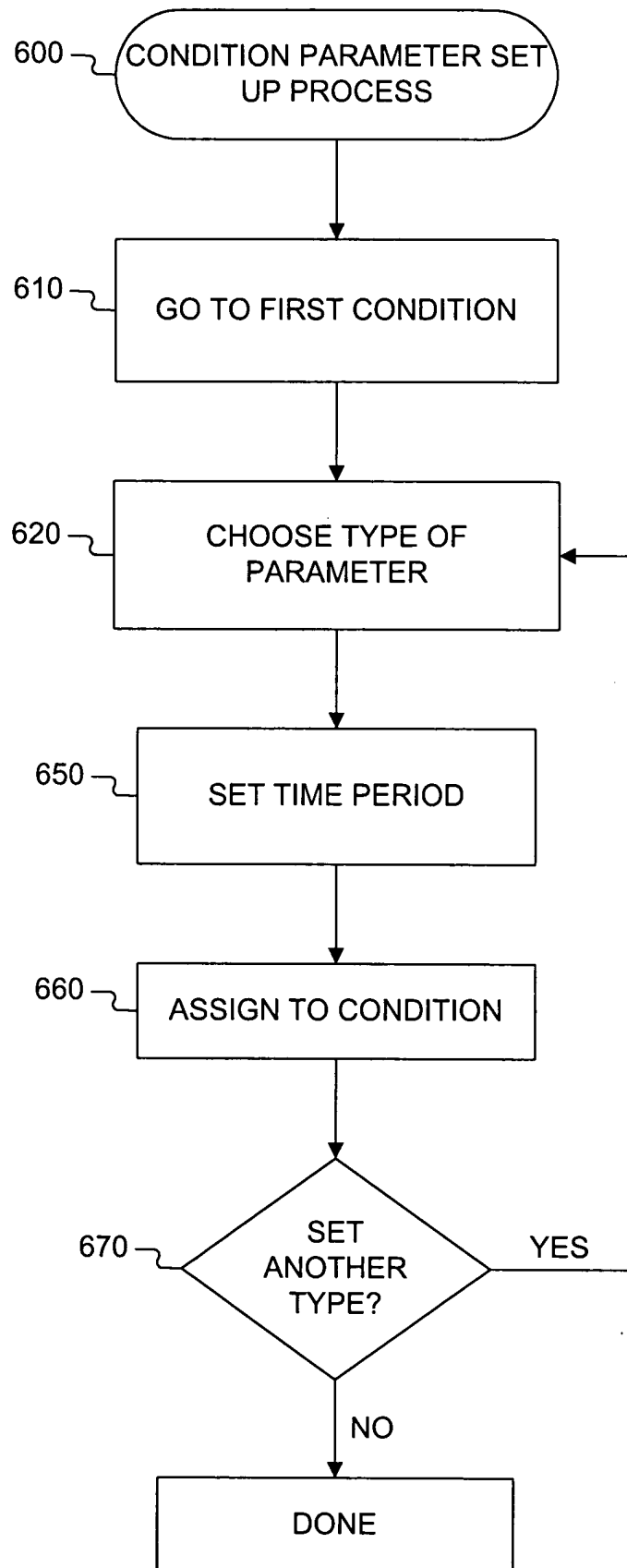


**FIG. 4**

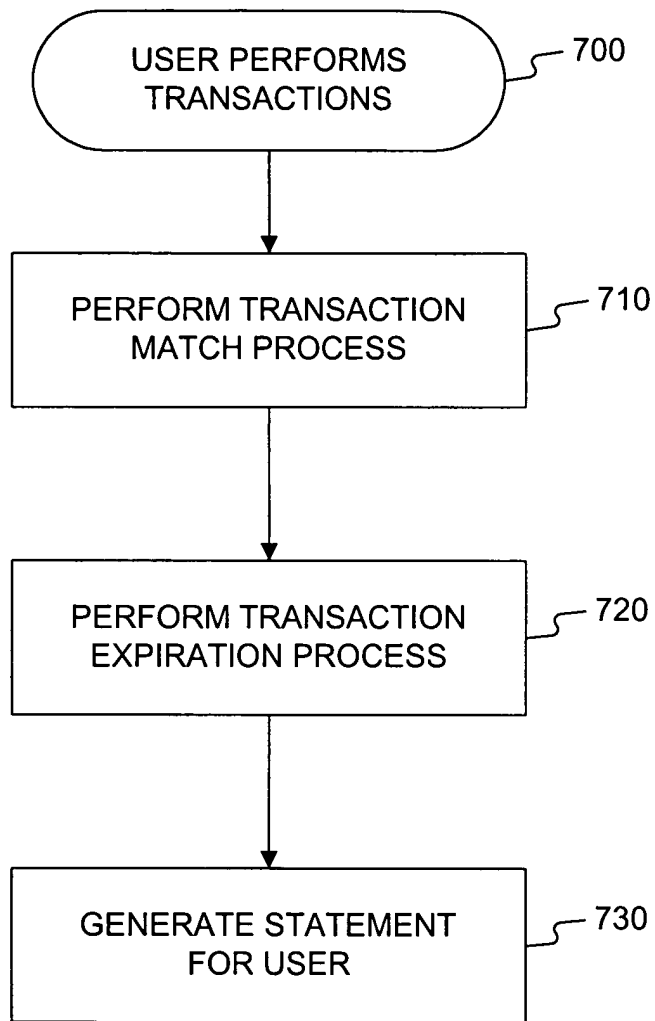


**FIG. 5**

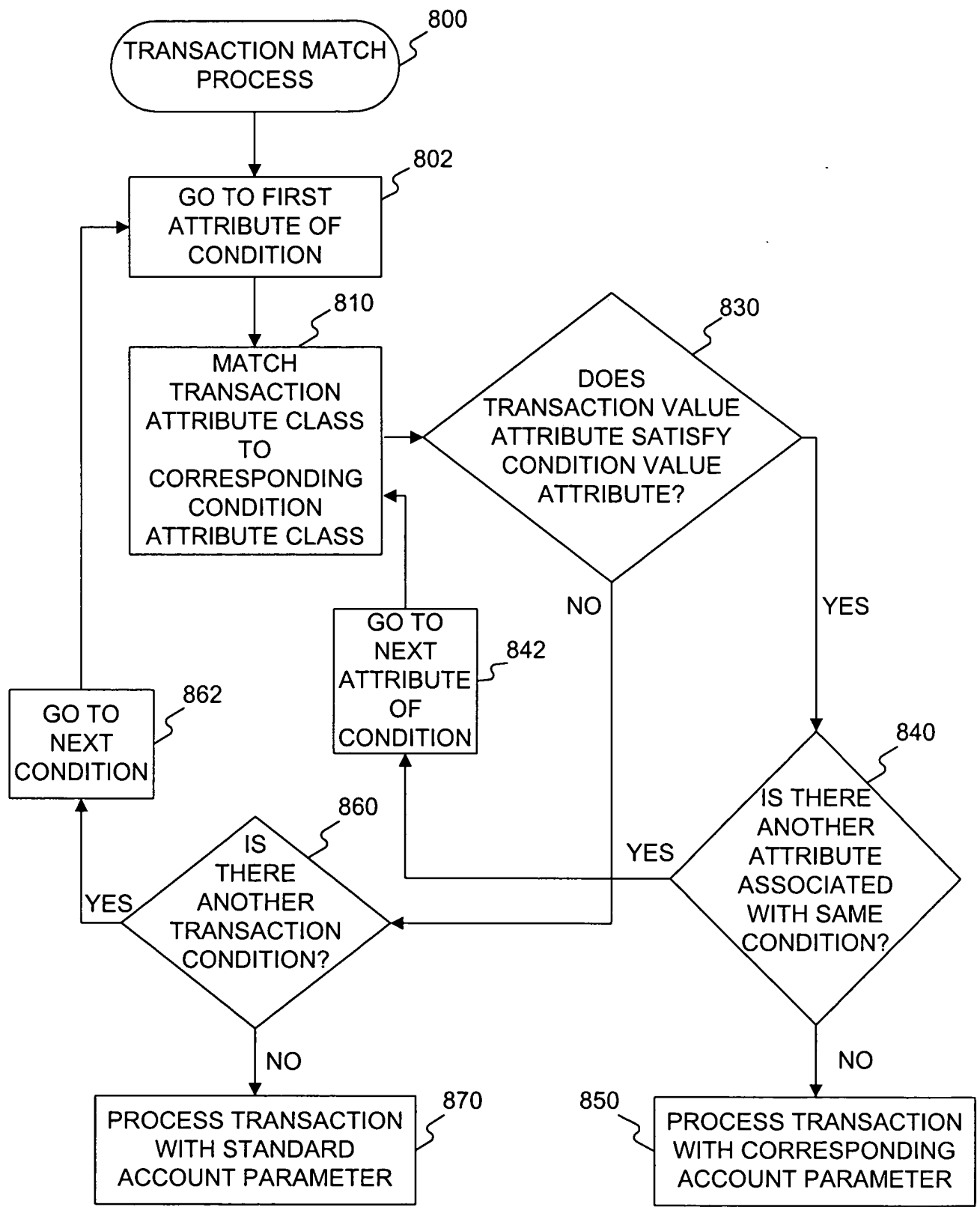




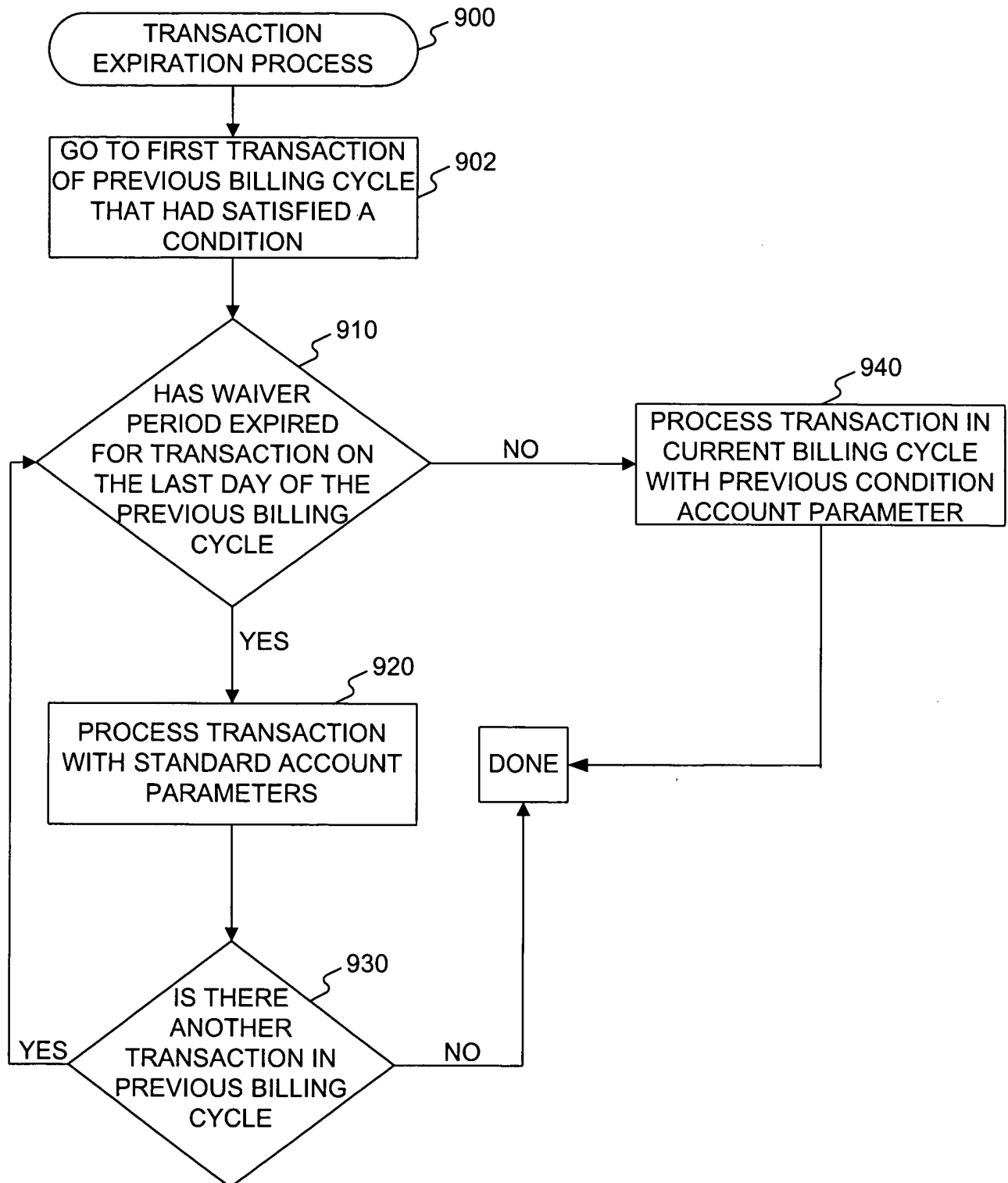
**FIG. 6**



**FIG. 7**



**FIG. 8**



**FIG. 9**

Billing Statement 1000

**BANK X**

Account Summary 1012

Previous Balance \$ 580.03  
 Payments, Credits and Adjustment \$ 15.00  
 Transactions \$ 2151.95  
 Finance Charges \$1.38

1010 Condition 1, Condition 2, Condition 3  
 Benefit Credit Card  
 Page 1 of 2  
 17 April - 16 May 2002

1020  
 Payments, Credits and Adjustments

1	03 May	Payment Received	\$ 15.00
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Transactions	1030	1032	1034	1036	1038
1 20 April	Delta	Fairfax, VA	\$650.00		
2 22 April	Exxon	Fairfax, VA	\$ 14.40		
3 23 April	Rooms to Go	Fairfax, VA	\$980.00		
4 23 April	Our Eyes	Atlanta, GA	\$101.94		
5 28 April	Houston	Atlanta, GA	\$112.84		
6 28 April	Home Depot	Fairfax, VA	\$ 44.03		
7 30 April	Safeway	Washington, DC	\$ 6.00		
8 2 May	Borders	Atlanta, GA	\$123.99		
9 8 May	Safeway	Fairfax, VA	\$122.20		
10 9 May	Borders	Atlanta, GA	\$123.99		
11 11 May	Tires Plus	Fairfax, VA	\$ 64.55		

Finance Charges 1040

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
1044 Benefit Condition 1 Purchases	\$ 338.77	0%	0%	\$ .00
1046 Benefit Condition 2 Purchases	\$1630.00	0%	0%	\$ .00
1048 Benefit Condition 3 Purchases	\$ 28.20	.0137%	5%	\$ .12
1050 Non-Benefit Purchases	\$ 154.98	.02712%	9.9%	\$1.26
Cash	\$ .00	.05425%	19.80%	\$ .00

FIG. 10A

# BANK X

Condition 1, Condition 2, Condition 3  
Benefit Credit Card

Page 2 of 2  
17 April - 16 May 2002

## Account Summary

Previous Balance	\$ 580.03
Payments, Credits and Adjustment	\$ 15.00
Transactions	\$2151.95
Finance Charges	\$ 1.38

## Benefit Purchases Previous 1052

Purchase Date	Original Purchase Amount	Deferred Remaining Balance	Deferred Periodic Rate	Corresponding APR	Expiration Date
20 Apr 02	650.00	650.00	.02712	9.9%	20 Aug 02
23 Apr 02	980.00	980.00	.02712	9.9%	23 Aug 02
23 Apr 02	101.94	101.94	.02712	9.9%	23 Oct 02
28 Apr 02	112.84	112.84	.02712	9.9%	28 Oct 02
30 Apr 02	6.00	6.00	.02712	9.9%	30 Aug 02
8 May 02	22.00	22.00	.02712	9.9%	8 Sep 02
9 May 02	123.99	123.99	.02712	9.9%	9 Nov 02

## Benefit Promotional Purchases Currently 1060

Purchase Date	Original Purchase Amount	Deferred Remaining Balance	Deferred Periodic Rate	Corresponding APR	Expiration Date
20 Apr 02	650.00	650.00	.02712	9.9%	20 Aug 02
23 Apr 02	980.00	980.00	.02712	9.9%	23 Aug 02
23 Apr 02	101.94	101.94	.02712	9.9%	23 Oct 02
28 Apr 02	112.84	112.84	.02712	9.9%	28 Oct 02
30 Apr 02	6.00	6.00	.02712	9.9%	30 Aug 02
8 May 02	22.00	22.00	.02712	9.9%	8 Sep 02
9 May 02	123.99	123.99	.02712	9.9%	9 Nov 02

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

FIG. 10B